CLAIMS

1.   (Currently Amended) A method of finance forecasting, comprising:

creating an information market having a plurality of participants, the information market being implemented on a computer system, wherein there is a relatively small number of participants;

establishing a mechanism for the participants to interact in the information market, wherein each of the participants receives a predetermined amount of resources with a constraint that each of the participants is to spend all of its respective resources and to spend some of its respective resources on each state;

determining at least one participant characteristic of a participant based on the participants' behavior within the information market, wherein the at least one participant characteristic includes individual risk attitude;

defining probability bins, each of the probability bins corresponding to a probability associated with an expected outcome;

performing a query process with the probability bins as assets, wherein the computer system receives an input from the participant; and

aggregating a result of the query process with weighting for the participant characteristic.

2.   (Cancelled)

3.   (Original) The method of claim 1, comprising defining a center probability bin and defining the remaining probability bins such that variances associated with the remaining probability bins increase for each of the remaining probability bins as their respective distance from the center probability bin increases.

4.   (Original) The method of claim 3, comprising providing a mean estimate as the center probability bin.

5.   (Original) The method of claim 1, wherein defining the probability bins comprises subdividing historical true data into the probability bins.

6.   (Original) The method of claim 1, wherein the act of performing a query process comprises wagering by the participant on the expected outcome.

7.   (Previously Presented) The method of claim 6, comprising facilitating the participant wagering by providing a web-based software application.

8.   (Original) The method of claim 1, wherein the weighting includes an individual participant prediction with exponential factoring for the participant characteristic and the query process as a whole.

9.   (Original) The method of claim 1, wherein the query process comprises a matching market.

10.   (Currently Amended) A computer system for finance forecasting, comprising:
        a characteristic determination module that determines at least one participant characteristic of a participant, wherein the at least one participant characteristic includes individual risk attitude and wherein the participant is one of a relatively small number of participants associated with an information market;
        a participant interaction mechanism for interactions in the information market, wherein each of the participants receives a predetermined amount of resources with a constraint that each of the participants is to spend all of its respective resources and to spend some of its respective resources on each state;
        a probability bin module that defines probability bins, each of the probability bins corresponding to a probability associated with an expected outcome;
        a query module that performs a query process with the probability bins as assets; and
        an aggregation module that aggregates a result of the query process with weighting for the participant characteristic.

11.   (Currently Amended) The computer system of claim 10, comprising an information market module adapted to determine the participant~~particular~~ characteristic.

12.   (Previously Presented) The computer system of claim 10, comprising a probability bin variance module that defines a center probability bin and the remaining probability bins such that variances associated with the remaining probability bines increase for each of the remaining probability bins as their respective distance from the center probability bin increases.

13.   (Previously Presented) The computer system of claim 12, comprising a mean estimate module adapted to provide a mean estimate as the center probability bin.

14.   (Original) The computer system of claim 10, comprising a subdividing module that subdivides historical true data into the probability bins.

15.   (Original) The computer system of claim 10, comprising a wager module that facilitates wagering by the participant on the expected outcome.

16.   (Original) The computer system of claim 15, comprising a web module that facilitates the participant wagering by providing a web-based software application.

17.   (Original) The computer system of claim 10, comprising a factoring module that incorporates an individual participant prediction with exponential factoring for the participant characteristic and the query process as a whole.

18.   (Original) The computer system of claim 10, comprising a matching market module adapted to determine the expected outcome.

19-21. (Cancelled)

22. (Currently Amended) A computer program stored on a tangible computer-readable medium and configured for execution by a computer, comprising:

a characteristic determination module stored on the tangible computer-readable medium, the characteristic determination module adapted to determine at least one participant characteristic of a participant, wherein the at least one participant characteristic includes individual risk attitude and wherein the participant is one of a relatively small number of participants associated with an information market;

a participant interaction mechanism for interactions in the information market, wherein each of the participants receives a predetermined amount of resources with a constraint that each of the participants is to spend all of its respective resources and to spend some of its respective resources on each state;

a probability bin module stored on the tangible computer-readable medium, the probability bin module adapted to define probability bins, each of the probability bins corresponding to a probability associated with an expected outcome;

a query module stored on the tangible computer-readable medium the query module adapted to perform a query process with the probability bins as assets; and

an aggregation module stored on the tangible computer-readable medium, the aggregation module adapted to aggregate a result of the query process with weighting for the participant characteristic.

23. (Original) The computer program stored on a tangible computer-readable medium of claim 22, comprising an information market module stored on the tangible computer-readable medium adapted for running an information market to determine the participant characteristic.

24. (Previously Presented) The method of claim 1, further comprising:
providing a reward to the participant based on an accuracy of the result of the query process as compared to a corresponding actual asset.